



SBM BANK (INDIA) LIMITED
Liquidity Coverage Ratio

(Amt in '000)

Particular		April-June 2021	
		Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets			
1	Total High-Quality Liquid Assets (HQLA)		1,41,30,739
Cash Outflows		-	-
2	Retail deposits and deposits from small business	63,20,789	6,32,079
(i)	Stable deposits	-	-
(ii)	Less stable deposits	63,20,789	6,32,079
3	Unsecured wholesale funding, of which:	1,76,76,332	1,04,94,652
(i)	Operational deposits (all counterparties)	-	-
(ii)	Non-operational deposits (all counterparties)	1,76,76,332	1,04,94,652
(iii)	Unsecured debt	-	-
4	Secured wholesale funding		-
5	Additional requirements, of which	44,97,889	7,56,556
(i)	<i>Outflows related to derivative exposures and other</i>	80,971	80,971
(ii)	<i>Outflows related to loss of funding on debt products</i>	-	-
(iii)	<i>Credit and liquidity facilities</i>	44,16,917	6,75,584
6	Other contractual funding obligations	9,41,652	9,41,652
7	Other contingent funding obligations	71,26,965	2,13,809
8	TOTAL CASH OUTFLOWS		1,30,38,747
Cash Inflows		-	-
9	Secured lending (e.g. reverse repos)	31,79,231	-
10	Inflows from fully performing exposures	17,99,488	13,27,136
11	Other cash inflows	8,06,915	4,27,044
12	TOTAL CASH INFLOWS	57,85,634	17,54,180
13	TOTAL HQLA		1,41,30,739
14	TOTAL NET CASH OUTFLOWS		1,12,84,568
15	LIQUIDITY COVERAGE RATIO (%)		125.22

As per RBI Guidelines, the average LCR is presented as the simple daily average for the quarter.